

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re:	)	
	)	Case No. 10-38205-pp
KIWANA D. SHERROD,	)	Chapter 13
	)	
Debtor.	)	

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**NOTICE AND REQUEST TO MODIFY CHAPTER 13 PLAN**

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Kiwana D. Sherrod has filed papers with the court requesting modification of the Chapter 13 Plan in the above case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to modify the plan as proposed, or if you want the court to consider your views on the request, then on or before 21 days after service of this notice, you or your attorney must:

File with the court a written request for hearing which shall contain a short and plain statement of the factual and legal basis for the objection. File your written request at:

Clerk of Bankruptcy Court  
517 E. Wisconsin Avenue, Room 126  
Milwaukee, WI 53202-4581

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Nathan E. DeLadurantey  
DeLadurantey Law Office, LLC  
735 W. Wisconsin Avenue, Suite 720  
Milwaukee, WI 53233

If you or your attorney does not take these steps, the court may decide that you do not oppose the request and may enter an order modifying the Plan.

### REQUEST TO MODIFY CHAPTER 13 PLAN

1. The Proponent of this modification is:
  - A.   X   the Debtor;
  - B.        the Chapter 13 Trustee (post-confirmation modifications only);
  - C.        the holder of an unsecured claim (Name:) (post-confirmation only).
2. This is a request to modify a Chapter 13 Plan (Select A. or B.):
  - A.   X   post-confirmation;
  - B.        pre-confirmation (Select i. or ii.);
    - i.        Debtor(s)/Debtor(s) attorney certifies that the proposed modification does not materially adversely affect creditors (LBR 3015(b)); or
    - ii.        Debtor(s)/Debtor(s) attorney certifies that the proposed modification materially adversely affects only the following creditors and a copy of the proposed modification has been served on them (Local Bankruptcy Rule 3015(b)). The creditors affected are:
3. The Proponent wishes to modify the Chapter 13 Plan to do the following:  
**surrender 2005 dodge caravan and account for one-half of 2011 and 2012 net tax refunds.**
4. The reason(s) for the modification is/are:
5. Select A. or B.
  - A.   X   The Chapter 13 Plan confirmed or last modified on February 04, 2011 is modified as follows:
    - i. **The debtor shall pay \$195 every two-weeks to the Trustee via periodic payroll deductions for the duration of the plan.**
    - ii. **This amended plan shall serve as notice to creditors of the debtor's intent to surrender her 2005 Dodge Caravan. The debtor surrenders her interest in the van in satisfaction of secured proof of claim #3 filed by Automax Financial, LLC, DBA CNAC.**
    - iii. **The debtor's regular plan payments to the trustee shall include one-half of 2010, 2011 and 2012 net tax refunds received but not yet turned over to the Trustee.**
    - iv. **Creditors with allowed unsecured claims shall receive \$0.00, plus a dividend in an amount equal to one-half of the 2010, 2011 and 2012 net tax refunds received but not yet turned over to the Trustee.**

B. \_\_\_\_\_ The unconfirmed Chapter 13 Plan dated is modified as follows:

All remaining terms and provisions of the Plan are unaffected unless specifically addressed herein. In the event of a conflict between the original Plan and the modification set forth above, the latter shall supersede and control.

6. **BY SIGNING BELOW THE PROPONENT OF THE MODIFICATION CERTIFIES THAT, AFTER REVIEW OF THE MODIFICATION AND ALL OTHER TERMS AND PROVISIONS OF THE PLAN, THOSE REMAINING TERMS AND PROVISIONS OF THE PLAN ARE CONSISTENT WITH THE PROPOSED MODIFICATIONS.**

#### **CERTIFICATION**

I, Nathan E. DeLadurantey, attorney for the debtor, Kiwana D. Sherrod, certify that I have reviewed the modification proposed above with the debtor, and that the debtor has authorized me to file it with the court.

/s/ Nathan E. DeLadurantey

\_\_\_\_\_  
Counsel for the debtor

April 9, 2014

\_\_\_\_\_  
Date

WHEREFORE, the Proponent requests that the court approve the modification to the Chapter 13 Plan as stated herein.

Dated: April 9, 2014.

DeLadurantey Law Office, LLC  
Attorneys for Debtor

/s/

\_\_\_\_\_  
By: Nathan E. DeLadurantey  
State Bar No. 1063937

Drafted by:  
Daniel T. Beasley  
SBN 1092029  
735 W Wisconsin Ave., Suite 720  
Milwaukee, WI 53233  
(414) 377-0515; Fax (414) 755-0860  
dan@delaw-law.com

A copy of the foregoing filed electronically on April 09, 2014 with:

Clerk, U.S. Bankruptcy Court  
517 East Wisconsin Avenue  
Milwaukee, WI 53202

Copies of the foregoing mailed or sent electronically  
if the party named accepts electronic service on April 09, 2014:

Office of the U.S. Trustee  
517 East Wisconsin Avenue, #430  
Milwaukee, WI 53202

Mary B. Grossman  
PO Box 510920  
Milwaukee, WI 53203

The attached creditor matrix

/s/Caitlin York, Paralegal  
(Electronically file by)

Label Matrix for local noticing  
0757-2  
Case 10-38205-pp  
Eastern District of Wisconsin  
Milwaukee  
Tue Apr 8 13:39:55 CDT 2014

Account Recovery Servi  
3031 N 114th St  
Wauwatosa, WI 53222-4218

(p)AMERICOLLECT INC  
PO BOX 2080  
MANITOWOC WI 54221-2080

Aurora Health Care  
Attn: Hospital Collection  
3301 W. Forest Home Avenue  
Milwaukee, WI 53215-2843

Automax Financial, LLC, DBA CNAC  
PO Box 56  
Elm Grove, WI 53122-0056

Collection  
700 Longwater Dr  
Norwell, MA 02061-1796

Enhanced Recovery Co L  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

First Rate Financial  
9228 W. Capitol Drive  
Milwaukee, WI 53222-1533

Get It Now, LLC  
7610 W. Capitol Drive  
Milwaukee, WI 53222-2012

Kowalski Dental Offices  
4878 N. Swan Road, #1  
Milwaukee, WI 53225-4121

Office of the U. S. Trustee  
517 East Wisconsin Ave.  
Room 430  
Milwaukee, WI 53202-4510

Account Recovery Services  
3031 N. 114th St.  
Milwaukee, WI 53222-4218

Americollect Inc behalf/Menomonee Falls Ambu  
PO Box 1566  
Manitowoc WI 54221-1566

Aurora Health Care  
PO Box 341100  
Milwaukee, WI 53234-1100

Check 'n Go  
4847 North 76th Street  
Milwaukee, WI 53218-3826

Credit Management Cont  
200 S Monroe Ave Ste 206  
Green Bay, WI 54301-4059

Enhancrcvrco  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

First Revenue  
4500 Cherry Creek Dr South  
Denver, CO 80246-1518

Harris & Harris, LTD  
222 Merchandise Mart Plaza, Suite 1900  
Chicago, IL 60654-1421

Menomonee Falls Ambulatory Surgery  
Americollect Inc.  
PO Box 1566  
Manitowoc, WI 54221-1566

% AT&T Services Inc.  
Attorney: James Grudus, Esq.  
One AT&T Way, Room 3A218  
Bedminster, NJ 07921-2693

American InfoSource LP as agent for  
Check N Go  
PO Box 248838  
Oklahoma City, OK 73124-8838

Aurora Advanced Health Care  
PO Box 091700  
Milwaukee, WI 53209-8700

Aurora Medical Group  
PO Box 341457  
Milwaukee, WI 53234-1457

Cnac - Wi101  
7776 N 76th St  
Milwaukee, WI 53223-3912

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Falls Collection Svc  
Po Box 668  
Germantown, WI 53022-0668

(p)GET IT NOW LLC  
3726 S 27TH STREET  
MILWAUKEE WI 53221-1305

Jefferson Capital Systems LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Meta Bank-loc/ Money Power line of credi  
Jackson Hewitt I Power Card  
Po Box 71402  
Salt Lake City, UT 84171-0402

Mhfs  
Po Box 1996  
Milwaukee, WI 53201-1996

Nco Financial Systems  
507 Prudential Rd  
Horsham, PA 19044-2368

Northstar Loans  
6215 North Teutonia Avenue  
Milwaukee, WI 53209-3648

Omni Cr Svcs  
333 Bishops Way 100  
Brookfield, WI 53005-6223

Prfdcredco  
8301 N 76th St  
Milwaukee, WI 53223-3207

Prime Financial Cu  
5656 S Packard Ave  
Cudahy, WI 53110-2658

Professional Placement  
272 N 12th St  
Milwaukee, WI 53233-2604

SFC-Central Bankruptcy  
P.O. Box 1893  
Spartanburg, S.C 29304-1893

Security Finance DBA SFWI  
SFC-Central Bankruptcy and  
Recovery Department  
PO Box 1893  
Spartanburg, SC 29304-1893

(p)SPEEDY LOAN CORP  
PO BOX 26275  
WAUWATOSA WI 53226-0275

(p)SPRINT NEXTEL CORRESPONDENCE  
ATTN: BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

State Collection Servi  
Attn: Bankruptcy  
Po Box 6250  
Madison, WI 53716-0250

State Collection Service  
Attn: Bankruptcy  
Po Box 6250  
Madison, WI 53716-0250

Summit Credit Union  
PO Box 8046  
Madison, WI 53708-8046

TCF National Bank  
800 Burr Ridge Parkway  
Burr Ridge, IL 60527-6486

Tri-state Adjustments  
1305 N Barker Rd Ste 7-8  
Brookfield, WI 53045-5236

United Collect Bur Inc  
5620 Southwyck Blvd Ste  
Toledo, OH 43614-1501

Wisconsin Bell, Inc.  
c/o AT&T Services Inc.  
Attorney: James Grudus, Esq.  
One AT&T Way, Room 3A218  
Bedminster, NJ 07921-2693

Wisconsin Department of Revenue  
Attn: Special Procedures  
PO BOX 8901  
Madison WI 53708-8901

Kiwana D. Sherrod  
5706 N. 65th Street  
Milwaukee, WI 53218-2329

Mary B. Grossman  
Chapter 13 Trustee  
P.O. Box 510920  
Milwaukee, WI 53203-0161

Nathan E. DeLadurantey  
DeLadurantey Law Office  
735 W. Wisconsin Avenue  
Suite 720  
Milwaukee, WI 53233-2413

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Americollect  
Po Box 1566  
Manitowoc, WI 54221

Department of the Treasury  
Internal Revenue Service  
PO Box 21126  
Stop N781  
Philadelphia, PA 19114

Get It Now  
5700 Tennyson Park  
Plano, TX 75024